

// COMMERCIAL CONNECTIVITY

## Getting started with the Declarations API

**Product Handbook** 

### What is a declaration?

A credit insurance declaration of turnover is a regular report that customers submit to Atradius detailing their insured sales/revenue for a specific period. This helps to calculate insurance premiums, maintain accurate coverage levels, track insured customer transactions, and ensure compliance with policy terms.

This API facilitates monthly declarations on a buyer level. The operational effort to aggregate the values will be taken care of by Atradius and will take policy conditions into account.

For more credit insurance information, visit <u>atradius.com</u>

### **Common terminology**

**Buyer-level** Declaring for individual buyers as opposed to

declaring at a country level.

**Declaration periods** The policy schedule that specifies the time period

when customers must submit their declarations.

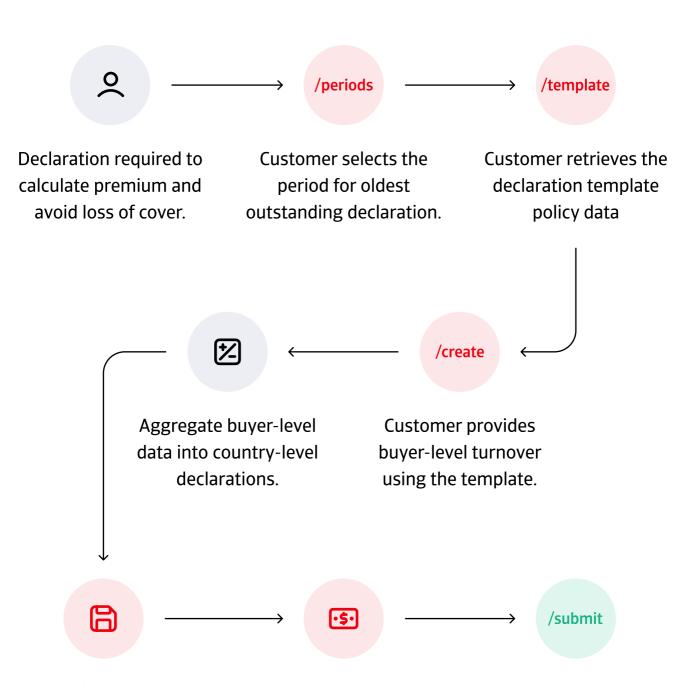
**Template** An API endpoint that returns the policy information

(e.g. payment terms) needed to create a declaration.

**Payment terms** The amount of time given to buyers for payments, as

defined in the policy

### The declaration journey



Buyer-level data is aggregated into country-level values.

Cover premium estimate is calculated once the declaration is created.

The created declaration is submitted to Atradius for processing.

### Key features of the API



### **Comprehensive Data Validation**

Comprehensive verification of all declarations with precise issue reporting via the create endpoint.



### **Bulk Processing Capabilities**

Share large volumes of buyer data effortlessly and let Atradius do the rest.



#### **Simple Submission**

Streamline and automate the declaration submission process.



#### **Secure Data Transmission**

Ensure the secure transmission of sensitive declaration data with industry-standard encryption.



#### Reduce operational burden

No pre-selection of data is required. Upload your buyers and their turnover on a monthly basis, and we will do the rest for you, taking into account your policy conditions

# Security you can trust, compliance you can count on

Our APIs are built with security and compliance at the forefront, adhering to the latest industry standards. With robust encryption, secure authentication, and regular audits, we ensure your data is protected and meets global regulations.

- **M** OAuth 2.0 Authentication
- 2 Role-Based Access Control

- **2** End-to-End Encryption
- ✓ DORA Compliant

### **API endpoints**

#### **GET** Get Declaration Periods

Retrieve the period for oldest outstanding declaration, or a previously submitted period if creating a supplementary declaration.

### **GET** Get Declaration Template

An API endpoint that returns the policy information (e.g. payment terms) needed to create a declaration.

### **POST** Create a Declaration

This endpoint allows the user create a new declaration against a policy for a specific period.

### **PATCH** Submit a Declaration

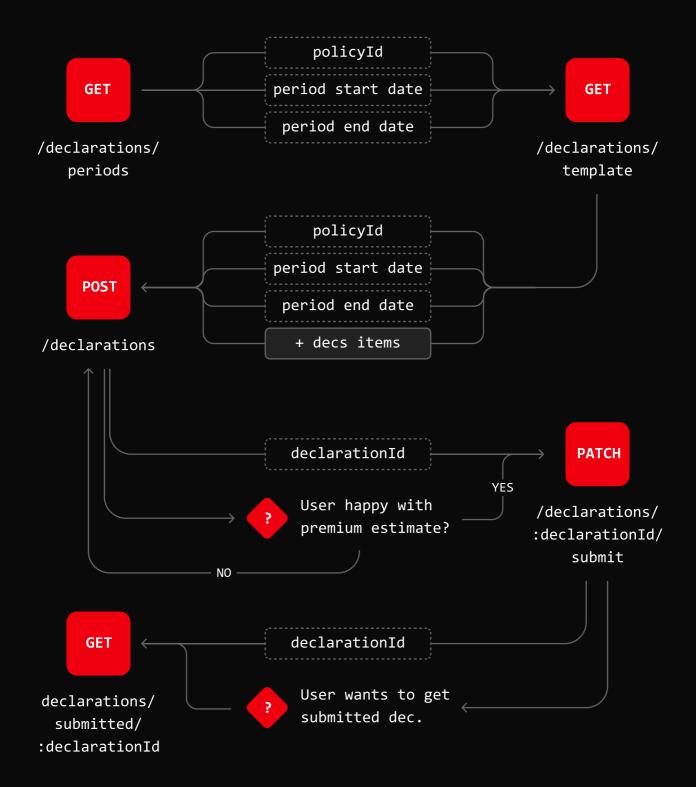
This resource allows users to submit a previously created declaration against a policy.

### **GET** Get Submitted Declaration

This resource allows users to retrieve a previoulsy submitted declaration against a policy.

To find out more about the Declarations endpoints, view the documentation.

### Technical diagram



### Have questions or need support?

### View the documentation

Visit <u>developer.atradius.com</u> after registration to view our extensive documentation.

#### **Atradius API Store**

Find out more about the Atradius connectivity products at api.atradius.com

